

## APPENDIX C

### A lecture delivered at the knowledge input programme

Dear friends,

We are here today to talk something interesting. You know me because we have met before and I have collected some information from you. This kind of information was collected from 238 other friends like you. This provided me some very interesting conclusions. These conclusions represent your collective voice, based on which I could learnt your difficulties.

Do you remember we talked on couple of points? One, disability benefits provided by the government and the other, consumer rights. Let us first talk about disability benefits provided by the government. Do you know you are entitled to which all rights? Perhaps no. Many of you do not know this. For convenience in remembering, let us divide some of the useful rights into four categories. 1. Benefits related to travelling 2. Benefits related to education 3. Benefits related to education and 4. Benefits related to aid for equipment.

Let us take first, the benefits related to travelling. Will anybody from you tell me any benefit, related to travelling? Yes, ..... Anybody else?.....

Right. These are the commonly used travelling related benefits. These include, travelling in AMTS buses with minimum fare, seats 25, 26 and 27 reserved for disabled, free travelling in ST buses for those having more than 40% disability and 75% concession on railway fare for those having more than 75% disability.

Now let us talk about benefits related to education. Yes, tell me one.....

Education related benefits are, annual scholarship of Rs. 500 for studies up to std. 8<sup>th</sup>, annual scholarship ranging from Rs. 850-Rs. 3400 for studies above standard 9<sup>th</sup>, admission on merit basis on 3% reserved seats at ITI and 3% reserved seats at universities.

Let us now look at the employment related benefits. Employment is a burning question of these days. You all must have experienced tough time in getting employed in a country like India where population has reached the peak. To help you all in getting employment, government has offered several benefits. Do you know this? Who will help me in listing down this?

So, here are the benefits related to employment. They are 4% reservation at government jobs for class 3 and class 4 categories, 10 years age relaxation for applying for government jobs, no professional tax, income tax deduction on regular income and also income tax deduction on treatment of disability.

Government also helps in acquiring disability equipment, which include, financial help on purchase of tri cycle, callipers etc, free wheelchair to the government employee and no sales tax on purchase of disability equipments. (Distribution of the booklet.)

You will find these benefits in this booklet. This booklet includes all the benefits announced by the government. I hope you all will read this booklet and use the information to its fullest.

I know, you must be thinking that who must be doing this all? It is not easy to obtain benefits...etc. But wait, one has to work hard to get something worth. Government follows certain procedure in order to provide benefits to you. And as I learnt, many of you face problems in following these formalities, right? I would tell you solutions of some of these problems.

Do you know that the biggest problem is that many of you don't know the procedure to be followed? And that is the reason why you always have to run around the offices and officers.

First of all, to get the Identity card, you will have to get the disability certificate. The district or city civil surgeon of the respected district provides this certificate. For the residents of Ahmedabad city, the certificate would be obtained from the surgeon at civil hospital, Meghaninagar whereas, for the residents of Ahmedabad district, it can be obtained from the surgeon of the civil hospital at Sola road. For this, a disabled person himself has to visit the hospital for physical examination. You have to get registered at OPD section. As and when your turn comes, you can finish this examination and then the certificate could be collected from the respected administrative officer.

This certificate is an important document. You can obtain some of the benefits like income tax deduction etc. directly with the help of this certificate. One must preserve it.

This was the first step to get the I-card. There are few other formalities to get the I-card done. You will have to get a form from the office of social welfare department, Lal-Darwaja. You will have to attach three passport size photographs and three important documents with the filled up form. These are 1. Ration card, 2. Domicile certificate and 3. Certificate showing your income. You will get an I-card after submitting these, within a week or so.

It may happen that the office issuing I-card is far from your place or you may face the problem of non-co operation from the officer on duty. In this case I would suggest you to equip yourself with all the necessary documents, maintain discipline and order in the office and be patience. This would help you solve half of your problems.

To utilize benefits provided by the government is a right of every disabled. One must exercise it. The booklet given to you is published by the government and contains all the benefits announced by the government. It also includes the procedures to be followed. One can get this booklet from the department of social welfare, Lal-Darwaja free of cost. I hope you will keep this book and learn from it to utilize the benefits.

We now come to another interesting topic -consumer rights. We all are consumers. A person who purchases the things and/or uses the products are consumers. Do you remember any incidence when as a consumer you got dissatisfaction with the product, faulty or unhealthy product? Or have you ever regretted on the selection of any product after purchasing it? Can anybody tell me this?.....

We all must have experienced at one or the other point of time this kind of incidents as consumers. But the question is, why these happened? What was our reaction to this? And what can be done with this regard? Today, I would make you think this by providing some information. We have eight consumer rights today. Basic consumer rights were first announced by the U.S. President J. F> Kennedy on 15<sup>th</sup> March 1962, since then, we celebrate the day as world consumers day. These eight rights are-1. Right to basic necessity 2. Right to choose 3. Right to safety 4. Right to information 5. Right to be heard 6. Right to seek redressal 7. Right to consumer education and 8. Right to healthy environment.

Right to basic necessity includes all those goods and services without which we cannot survive e.g. food, clothing, shelter, health, education and so on. It is government's duty to provide necessity to each citizen of the country. We consumers have right to have access to basic necessities.

Right to choose is now becoming active in today's world of competition. This right tells us to have access to variety in quality, quantity and price of goods and services. A consumer can take better purchase decisions in the light of available varieties. The right to choose is the fundamental among all rights. The right to choose makes varieties available in the market and hence, price is controlled to an extent. Many times, the right to choose is violated without our knowledge. Take the example where a shopkeeper pressurises you to purchase a particular product only. Moreover, you purchase it even if you do not wish to. When you purchase under any pressure, you are violating your right to choose. Today also, there are the fields where monopoly

still exists e.g. public services such as insurance company, Electricity Company, railway etc. and also the professional fields like lawyers and doctors etc.

The other right is the right to safety. It is painful to meet with an accident. Accidents can be avoided if manufacturer take care of quality of the products. Pressure cooker, electric iron, gas cylinders, stove, mixer grinder and many such products, when found faulty prove dangerous to consumer's life. Producers must take care of the quality of the goods to provide safety to the consumers. Consumers must be warned against dangerous points of a product or service. We use many things that are hazardous to our health or life. Considering our right to safety, government has made several legal provisions such as ISI marks for domestic electrical appliances; FPO and AGMARK for food products etc. ensure us of good quality.

Right to information is one important right, without which all other rights are meaningless. Consumers must get true and detailed information of any product before they purchase it. To provide the information regarding quality, quantity and price, is producer's responsibility. Consumers can take right decision only with the help of information. Do you know from where do we get information about the products? ...

Yes, you all are right. One can collect information from labels on the product, salesman or shopkeeper and also from the advertisements. But most of the times advertisements make false claims. They create emotional web around you and catches you to purchase a particular product. For example, many bath soaps claim to have aurvedic and herbal ingredients in it. Fact might be different. Consumers must not get attracted by the advertisement and must take purchase decisions based on evaluation of the features of the products.

Right to be heard indicates that any dissatisfied consumer can complain to the relevant person starting from the shopkeeper to the producer. It is our right to be heard by them. It is an age-old habit of an Indian consumer to suffer in silence. As far as it is bearable, he will not complain. We must not follow this tradition. We must raise our voice to smallest injustice happened to us. We must talk to the shopkeeper or the salesman about our dissatisfaction.

Concerning this, we consumers have one more right- right to redress. Consumers must get fair settlement of the dispute. Consumer has a right to get compensation or redressal for faulty products or services. For solving consumer disputes, government has amended Consumer Protection Act 1986. Under this, there is provision of three tier redressal mechanism. Consumers get their disputes redressed from district, state or national level commission based on value of the compensation claimed. Consumer Protection Act is very useful in this. Under this, there is provision of solving any dispute case within three months. We must take help of this consumer friendly Act and fight against injustice.

Besides this, we have right to consumer education. One must learn to behave as wise consumer. Everyone should know consumer rights and its application. We must utilize these consumer rights and also spread the knowledge to others.

The latest addition in consumer rights is the right to healthy environment. This suggests that we must get clean environment. We must preserve clean air, water and other resources so that we can gift these to our next generation. Yes, it is their right too, to have healthy environment.

It is necessary to become an aware consumer. Blind faith on shopkeeper can be fatal because they would always be at profiting side. If you think that one voice can not be heard in the crowd of millions of consumers then you must take help of consumer organisations. We must visit consumer organisations of our city and if possible, become member and exploit their help whenever required.

Friends, by now, you must have learnt about consumer rights. You must promise me that you will utilize your knowledge so that dishonest shopkeepers and producers cannot cheat us.